

## MEMORANDUM

**TO:** District Superintendents  
Career and Technical Education Administrators  
Instructional Leaders  
Personnel Administrators

**FROM:** Kayce Cook, EdD  
Director, Office of Career Readiness

**DATE:** March 10, 2026

**RE:** Personal Finance Teacher Certification Clarification

The South Carolina Department of Education (SCDE) is providing updated guidance to ensure teachers are delivering rigorous, personalized instruction in personal finance, emphasizing analysis of authentic financial scenarios, career-aligned income modeling, and informed financial decision-making. Beginning in the 2026-27 academic year, teachers certified in the following fields may teach any Personal Finance course without additional preparation; however, participation in Personal Finance related professional development is strongly encouraged.

**Certification Code    Certification Field**

4H	Business and Marketing Education
44	Accounting and Related Business*
48	Accounting and Related Economics*
47	Business Education*
40	Commerce/Office Occupations*
46	Data/Information Processing*
32	Distributive Education*

\*Certification fields marked with an asterisk are no longer issued but remain acceptable if the educator's certificate is current and valid.

## **Additional Teacher Certification Options**

Teachers not certified in one of the certification fields above may teach the personal finance courses designated below by meeting the corresponding requirements:

### **5141 - Personal Finance**

Educators must meet the following criteria:

- Grade Level Certification **PLUS** one of the following:
  - [Next Gen South Carolina Personal Finance Virtual Training](#)
  - [South Carolina Council on Economic Education Personal Finance Certification](#)
  - [W!SE Personal Finance Certification for Educators](#)

### **5812 - Financial Fitness**

Educators must meet **ONE** of the bulleted criteria:

- Family and Consumer Science Certification
- Prior teaching experience in any of the following courses:
  - Advanced Personal Finance (5131)
  - Banking Services (5271)
  - Business Finance (5273)
  - Entrepreneurship (5400)
  - Financial Fitness 1 (5812)
  - Securities and Investments (5277)
- Grade Level Certification **PLUS** one of the following:
  - [Next Gen South Carolina Personal Finance Virtual Training](#)
  - [South Carolina Council on Economic Education Personal Finance Certification](#)
  - [W!SE Personal Finance Certification for Educators](#)

### **5131 - Advanced Personal Finance**

Educators must meet **ONE** of the bulleted criteria:

- Prior teaching experience in any of the following courses:
  - Advanced Personal Finance (5131)
  - Banking Services (5271)
  - Business Finance (5273)
  - Entrepreneurship (5400)
  - Financial Fitness 1 (5812)
  - Securities and Investments (5277)

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- Grade Level Certification **PLUS** one of the criteria below:
  - [Next Gen South Carolina Personal Finance Virtual Training AND W!SE Personal Finance Certification for Educators](#)
  - [South Carolina Council on Economic Education Personal Finance Certification AND W!SE Personal Finance Certification for Educators](#)
  - [South Carolina Financial Literacy Master Teacher Certification](#)

Educators completing an 'Additional Teaching Certification Option' must upload evidence of completion to their My SC Educator Portal.

Information on the Next Gen South Carolina Personal Finance Virtual Training, South Carolina Council on Economics Education Personal Finance Certification, W!SE Personal Finance Certification for Educators, and the South Carolina Financial Literacy Master Teacher Certification can be found at the websites listed below:

- [Next Gen Personal Finance Modules](#)
- [SCCEE Personal Finance Certification](#)
- [Personal Finance Certification for Educators - W!se](#)
- [South Carolina Financial Literacy Master Teacher Certification](#)

Questions regarding the Personal Finance teacher certification requirement may be submitted to [careerreadiness@ed.sc.gov](mailto:careerreadiness@ed.sc.gov).

Questions regarding uploading evidence of completion of an 'Additional Teaching Certification Option' to the My SC Educator Portal may be submitted to [certification@ed.sc.gov](mailto:certification@ed.sc.gov).